

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Tonya Denise Tisdale, Debtor

**CASE NO. 25-50425-KMS
CHAPTER 13**

**TO: TRUSTEE: David Rawlings
U. S. TRUSTEE: USTPRegion05.JA.ECF@usdoj.gov**

ALL CREDITORS

A copy of the Court's mailing matrix is attached

**NOTICE OF AMENDMENT TO
SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

YOU ARE HEREBY NOTIFIED the above named debtor(s) has filed with the Bankruptcy Court an Amended Schedule C - Property Claimed as Exempt (see copy of Amended Schedule C attached).

YOU ARE FURTHER NOTIFIED that any objection or other response to the list of property claimed as exempt must be filed with the Clerk of the Court for the United States Bankruptcy Court; a copy thereof served to the United States Trustee, Case Trustee, and Counsel for the Debtor(s), within 30 days after the conclusion of the meeting of creditors or within 30 days after the filing of this notice of amendment, whichever is later.

Date: May 12, 2025

*/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor*

CERTIFICATE OF SERVICE

On May 12, 2025, a copy of this notice and amended schedule was served on each of the persons listed on the above list either by United States Mail or via electronic service through the Court's CM/ECF system at the mailing addresses and/or email addresses indicated.

*/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor*

Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer Ann Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

Fill in this information to identify your case:

Debtor 1	Tonya Denise Tisdale		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		SOUTHERN DISTRICT OF MISSISSIPPI	
Case number (if known)	<u>25-50425</u>		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i> .	Check only one box for each exemption.	
2024 Nissan Murano 14310 miles Line from <i>Schedule A/B</i> : 3.1	\$32,220.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Household Goods Line from <i>Schedule A/B</i> : 6.1	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Electronics Line from <i>Schedule A/B</i> : 7.1	\$570.00	<input checked="" type="checkbox"/> \$570.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Clothing Line from <i>Schedule A/B</i> : 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Jewelry Line from <i>Schedule A/B</i> : 12.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)

Debtor 1	Tonya Denise Tisdale	Case number (if known)	25-50425	
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption.	
Pets Line from Schedule A/B: 13.1	<u>\$30.00</u>	<input checked="" type="checkbox"/> <input type="checkbox"/>	<u>\$30.00</u>	Miss. Code Ann. § 85-3-1(a)
			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	<u>\$5.00</u>	<input checked="" type="checkbox"/> <input type="checkbox"/>	<u>\$5.00</u>	Miss. Code Ann. § 85-3-1(a)
			100% of fair market value, up to any applicable statutory limit	
401(k) Line from Schedule A/B: 21.1	<u>\$3,659.63</u>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<u>\$3,659.63</u>	Miss. Code Ann. § 85-3-1(e)
			100% of fair market value, up to any applicable statutory limit	
Federal Tax Refund Line from Schedule A/B: 28.1	<u>\$5,000.00</u>	<input checked="" type="checkbox"/> <input type="checkbox"/>	<u>\$5,000.00</u>	Miss. Code Ann. § 85-3-1(j)
			100% of fair market value, up to any applicable statutory limit	
State Tax Refund Line from Schedule A/B: 28.2	<u>\$5,000.00</u>	<input checked="" type="checkbox"/> <input type="checkbox"/>	<u>\$5,000.00</u>	Miss. Code Ann. § 85-3-1(k)
			100% of fair market value, up to any applicable statutory limit	
EIC Line from Schedule A/B: 28.3	<u>\$5,000.00</u>	<input checked="" type="checkbox"/> <input type="checkbox"/>	<u>\$5,000.00</u>	Miss. Code Ann. § 85-3-1(i)
			100% of fair market value, up to any applicable statutory limit	

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

1
2
3
4 **UNITED STATES BANKRUPTCY COURT**
5 **SOUTHERN DISTRICT OF MISSISSIPPI**

6 IN RE:
7 TONYA DENISE TISDALE

8 CASE NO: 25-50425-KMS
9 **DECLARATION OF MAILING**
10 **CERTIFICATE OF SERVICE**
11 Chapter: 13

12 On 5/12/2025, I did cause a copy of the following documents, described below,

13 Notice of Amendment to Schedules

14
15
16
17
18 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with
19 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and
20 incorporated as if fully set forth herein.

21 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.
22 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to
23 Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if
fully set forth herein.

24 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been
25 served electronically with the documents described herein per the ECF/PACER system.

26 DATED: 5/12/2025

27 /s/ Thomas C. Rollins, Jr.
28 Thomas C. Rollins, Jr. 103469

29 The Rollins Law Firm
30 702 W. Pine Street
31 Hattiesburg, MS 39401
32 601 500 5533
33 trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:
TONYA DENISE TISDALE

CASE NO: 25-50425-KMS

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 5/12/2025, a copy of the following documents, described below,

Notice of Amendment to Schedules

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 5/12/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
 NCRS ADDRESS DOWNLOAD
 CASE 25-50425-KMS
 SOUTHERN DISTRICT OF MISSISSIPPI
 MON MAY 12 12-19-25 PST 2025

BRIDGECREST CREDIT COMPANY LLC AS
 AGENT AND
 4515 N SANTA FE AVE DEPT APS
 OKLAHOMA CITY OK 73118-7901

EXCLUDE

~~US BANKRUPTCY COURT~~
~~DAN M RUSSELL JR US COURTHOUSE~~
~~2012 15TH STREET SUITE 244~~
~~GULFPORT MS 39501 2036~~

1ST FRANKLIN
 6335 US HWY 49
 SUITE 20
 HATTIESBURG MS 39401

1ST FRANKLIN FINANCIAL CORPORATION
 ATTN ADMIN SERVICES
 PO BOX 880
 TOCCOA GA 30577-0880

BRIDGECREST ACCEPTANCE
 PO BOX 53087
 SUITE 100
 PHOENIX AZ 85072-3087

BRIDGECREST CREDIT COMPANY LLC AS
 AGENT AND
 SERVICER FOR CARVANA LLC DEPARTMENT
 AIS PORTFOLIO SERVICES LLC
 4515 N SANTA FE AVE DEPT APS
 OKLAHOMA CITY OK 73118-7901

CAPITAL ONE
 ATTN BANKRUPTCY
 PO BOX 30285
 SALT LAKE CITY UT 84130-0285

COMENITY CAPITAL
 ATTN BANKRUPTCY
 PO BOX 182125
 COLUMBUS OH 43218-2125

COMMUNITY BANK
 ATTN BANKRUPTCY
 1905 COMMUNITY BANK WA
 FLOWOOD MS 39232-1220

COMMUNITY BANK OF MISSISSIPPI
 PO BOX 265
 LAUREL MS 39441-0265

CREDIT ONE BANK
 ATTN BANKRUPTCY
 6801 CIMARRON RD
 LAS VEGAS NV 89113-2273

DEPARTMENT OF TREASURY INTERNAL
 REVENUE SE
 PO BOX 7346
 PHILADELPHIA PA 19101-7346

DISCOVER BANK
 PO BOX 3025
 NEW ALBANY OH 43054-3025

DISCOVER FINANCIAL
 ATTN BANKRUPTCY
 PO BOX 3025
 NEW ALBANY OH 43054-3025

EDFINANCIAL SERVICES
 ATTN CLAIMS
 PO BOX 36008
 KNOXVILLE TN 37930-6008

FIRST HERITAGE
 ATTN BANKRUPTCY
 PO BOX 1947
 GREENVILLE SC 29602-1947

(P) FIRST NATIONAL BANK
 ATTN BANKRUPTCY
 1500 S HIGHLINE AVE
 SIOUX FALLS SD 57110-1003

GOLDMAN SACHS BANK USA
 ATTN BANKRUPTCY
 PO BOX 70379
 PHILADELPHIA PA 19176-0379

HEIGHTS FINANCE
 101 N MAIN ST STE 600
 GREENVILLE SOUTH CAROLINA 29601-4846

INTERNAL REVENUE SERVI
 CO US ATTORNEY
 501 EAST COURT ST
 STE 4430
 JACKSON MS 39201-5025

JOVIA FINANCIAL CU
 ATTN BANKRUPTCY
 264 MERRICK RD
 VALLEY STREAM NY 11580-6034

JOVIA FINANCIAL FEDERAL CREDIT UNION
 1000 CORPORATE DR
 WESTBURY NY 11590-6648

LAKE SERENE PROPERTY
 256 W LAKE RD
 HATTIESBURG MS 39402-7755

LENDING CLUB
 ATTN BANKRUPTCY
 595 MARKET ST
 SAN FRANCISCO CA 94105-5839

MARINER FINANCE
 ATTN BANKRUPTCY
 8211 TOWN CENTER DR
 NOTTINGHAM MD 21236-5904

ONEMAIN FINANCIAL
 ATTN BANKRUPTCY
 PO BOX 142
 EVANSVILLE IN 47701-0142

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

ONEMAIN FINANCIAL GROUP LLC
 ONEMAIN
 PO BOX 3251
 EVANSVILLE IN 47731-3251

(P) PNC BANK RETAIL LENDING
 P O BOX 94982
 CLEVELAND OH 44101-4982

REGIONAL MANAGEMENT CORPORATION
 979 BATESVILLE ROAD STE B
 GREER SC 29651-6819

REGIONAL FINANCE
 ATTN BANKRUPTCY
 979 BATESVILLE RD
 STE B
 GREER SC 29651-6819

REPUBLIC FINANCE LLC
 7601 COMMERCE CIR
 BATON ROUGE LA 70809

(P) REPUBLIC FINANCE LLC
 282 TOWER RD
 PONCHATOULA LA 70454-8318

SYNCHRONY BANK
 ATTN BANKRUPTCY
 PO BOX 965060
 ORLANDO FL 32896-5060

SYNCHRONY BANK
 ATTN BANKRUPTCY
 POB 965064
 ORLANDO FL 32896-5064

TARGET NB
 MAILSTOP BT
 PO BOX 9475
 MINNEAPOLIS MN 55440-9475

US ATTORNEY GENERAL
 US DEPT OF JUSTICE
 950 PENNSYLVANIA AVENW
 WASHINGTON DC 20530-0001

US DEPARTMENT OF EDUCATION
 EDFINANCIAL SERVICES
 120 N SEVEN OAKS DRIVE
 KNOXVILLE TN 37922-2359

~~UNITED STATES TRUSTEE~~
~~501 EAST COURT STREET~~
~~SUITE 6 430~~
~~JACKSON MS 39201-5022~~

WOMENS PAVILION OF SOUTH MS
 CO FRANKLIN SERVICE INC
 PO BOX 3910
 TUPELO MS 38803-3910

~~EXCLUDE~~
~~(P) DAVID RAWLINGS~~
~~ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE~~
~~PO BOX 566~~
~~HATTIESBURG MS 39403-0566~~

~~EXCLUDE~~
~~THOMAS CARL ROLLINS JR~~
~~THE ROLLINS LAW FIRM PLLC~~
~~PO BOX 13767~~
~~JACKSON MS 39236-3767~~

DEBTOR

TONYA DENISE TISDALE
 5232 LINCOLN RD
 HATTIESBURG MS 39402-8072